

Information to identify the case:

Debtor 1	Cortney Hassler	Social Security number or ITIN	xxx-xx-8405
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-23828-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Cortney Hassler
dba Coron Physical Therapy LLC

10/19/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Cortney Hassler
 Debtor

Case No. 18-23828-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Oct 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2018.

db
 517637458 +Cortney Hassler, 1001 Bradford Drive, Williamstown, NJ 08094-2705
 517637462 +ARS ACCOUNT RESOLUTION SERVICES, 1643 NW 136 AVE, BLDG H, STE 100, SUNRISE, FL 33323-2857
 517637463 EMERG PHY ASSOC OF S. JERSEY, PC, PO BOX 740021, CINCINNATI, OH 45274-0021
 517637464 +FINANCIAL RECOVERIES, 200 E PARK DR, STE 100, MOUNT LAUREL, NJ 08054-1297
 517637464 +FIRSTSTAR BANK, PO BOX 7860, Madison, WI 53707-7860
 517637465 +JEFFERSON HEALTH, 435 HURFFVILLE-CROSS KEYS ROAD, TURNERSVILLE, NJ 08012-2453
 517637466 +KML Law Group PC, Kristina G. Murtha, Esquire, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
 517657617 +LISA BODINE, 2205 ELBERTA LANE, MARLTON, NJ 08053-1387
 517637467 +LVNV FUNDING, LLC, PO BOX 98875, Las Vegas, NV 89193-8875
 517637470 +MIDLAND FUNDING LLC, PO BOX 98875, Las Vegas, NV 89193-8875

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM Oct 20 2018 03:43:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 20 2018 00:12:33 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 20 2018 00:12:28 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517637457 +EDI: GMACFS.COM Oct 20 2018 03:43:00 ALLY FINANCIAL, PO BOX 380901,
 BLOOMINGTON, MN 55438-0901
 517637459 +EDI: CAPITALONE.COM Oct 20 2018 03:43:00 CAPITAL ONE BANK USA NA, PO BOX 30285,
 Salt Lake City, UT 84130-0285
 517637460 +EDI: CHASE.COM Oct 20 2018 03:43:00 CHASE CARD, PO BOX 15298, Wilmington, DE 19850-5298
 517637461 EDI: RCSFNBMARIN.COM Oct 20 2018 03:43:00 CREDIT ONE BANK, PO BOX 60500,
 City of Industry, CA 91716-0500
 517637468 +EDI: RESURGENT.COM Oct 20 2018 03:43:00 LVNV FUNDING, LLC, PO BOX 1269,
 Greenville, SC 29602-1269
 517637469 +EDI: TSYS2.COM Oct 20 2018 03:43:00 MACY'S, PO BOX 8218, Mason, OH 45040-8218
 517637471 +EDI: MID8.COM Oct 20 2018 03:43:00 MIDLAND FUNDING LLC, 2365 NORTHSIDE DRIVE, STE 300,
 San Diego, CA 92108-2709
 517657616 E-mail/Text: bankruptcy@gopfs.com Oct 20 2018 00:13:18 PRESTIGE FINANCIAL SERVICES,
 1420 S 500 W, SALT LAKE CITY, UT 84115
 517637472 +E-mail/Text: bankruptcyteam@quickenloans.com Oct 20 2018 00:12:56 QUICKEN LOANS,
 1050 WOODWARD AVENUE, Detroit, MI 48226-1906
 517639530 +EDI: RMSC.COM Oct 20 2018 03:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2018 at the address(es) listed below:

Andrew Sklar on behalf of Debtor Cortney Hassler andy@sklarlaw.com, dolores@sklarlaw.com
 Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,
 bthomas@ecf.epiqsystems.com
 Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com
 Denise E. Carlon on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 23

Date Rcvd: Oct 19, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Kevin Gordon McDonald on behalf of Creditor Quicken Loans Inc. kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6